

# State of NH Employees Open Enrollment for Voluntary Benefits

**Available through EBM**

As an employee of the State of New Hampshire, there are many optional benefits available to you through payroll deduction. This is designed to give you an overview of some of these benefits.

**Open Enrollment will be held until  
December 5, 2003.**

Your plan year is January 1 – December 31. Enrollment is permitted outside of open enrollment **ONLY** as a new hire or if you have a change in status, as defined by your Summary Plan Description.

## Flexible Spending Accounts

Flexible Spending Accounts enable you to pay for eligible out of pocket medical expenses or for dependent care expenses with pre-tax dollars.

Direct Deposit is available for Flexible Spending Account reimbursements.

Please be aware that deductions for these accounts cannot be changed during the year unless you have a change in status, as defined by your Summary Plan Description.

The maximum annual amounts you may have deducted from your paychecks are \$3000 for Health Care Reimbursement and \$5000 for Dependent Care if either single or married and filing jointly; or \$2500 if married and filing separately.

All the money set aside in both your Dependent Care Reimbursement Account and Health Care Reimbursement Account must be used during the plan year or you forfeit the money left over. Because of this restriction, it is very important to plan carefully when you decide how much money to allocate to each account.

*Flexible Spending Accounts are available to full-time employees.*

**Call EBM  
888-269-2744**

**to enroll or  
to request  
more  
information**

**ALL APPLICATIONS  
MUST BE  
RECEIVED AT:**

**EBM  
47 PORTLAND ST.  
PORTLAND, ME  
04101**

**BY**

**DECEMBER 5,  
2003**

in order to be  
considered for plan  
year 2004.

Applications received  
after that date will not  
be considered, and  
you will be unable to  
enroll until plan year  
2005.

**NO EXCEPTIONS**

## Short-Term Disability

Medical Life's short-term disability insurance pays bi-weekly benefits if you are out of work due to a sickness (including maternity) or an off-the job accident. This disability insurance is guaranteed acceptance, subject to a pre-existing condition limitation.

You choose your benefit amount, up to 70% of your income, \$750/week maximum benefit. You choose your benefit plan: 14 day elimination period, 52 week benefit period OR 1<sup>st</sup> day coverage for accidents, 8<sup>th</sup> day coverage for illness, 26 week benefit period.

*Short-term disability insurance is available to employees working at least 25 hours per week.*

Call EBM  
888-269-2744

**to enroll or  
to request  
more  
information**

## Long-Term Care Insurance

Long-term care is the assistance given to anyone who needs help with normal activities of daily living – such as eating, bathing, dressing, transferring, toileting and continence. The need for this type of long-term care can result from an accident, chronic illness or short term disability, or from advancing age. Long-term care is also the supervision of persons with a cognitive impairment, such as Alzheimer's disease.

Long-term care includes the services provided by a home health care agency, adult day care center, assisted living facility, hospice or a nursing home.

*Available to employees working at least 25 hours per week and their spouses.*

## Cancer Insurance

Because it strikes so frequently, and because it is often fatal if ignored, cancer consumes enormous healthcare dollars. For patients fighting cancer, indirect or non-medical costs can be over twice as much as direct or medical costs (Cancer Facts and Figures, American Cancer Society, 1997). American Heritage's cancer insurance provides a supplemental form of cash flow directly to you to use as desired, to help meet your individual financial needs.

*Available to employees working at least 25 hours per week*

## Accident Insurance

Accidents happen fast and without warning. Accident insurance with American Heritage helps to protect you and your family against the additional expenses associated with accidental, off the job injuries.

*Available to employees working at least 25 hours per week.*

***These voluntary benefits are available for you to purchase if you find them to be the best available value.***